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New Life Insurance Carrier. New Opportunity.

MINNESOTA LIFE

Cook County is pleased to introduce Minnesota Life Insurance Company, a member of Securian Financial Group, as the new carrier for our Basic Life and Supplemental Life insurance programs effective June 1, 2015. Minnesota Life was chosen because of its excellent rates and flexible plan design.

As a Cook County Employee, you are provided with coverage equal to 1x your salary. This coverage will help protect your family against the unexpected loss of your life and income during your working years.

What does this change mean to you?

- Minnesota Life will send a welcome letter to Cook County employees including your *LifeBenefits* log-on credentials for reviewing your individual coverage information and/or enrolling for additional coverage online.
- You will have the opportunity to elect additional Supplemental Life insurance coverage up to 5 times your salary (1-3 times enrollment is guarantee issue, 4-5 times enrollment requires Evidence of Insurability (EOI) which can be completed online).
- Minnesota Life will take over existing beneficiary designations from Dearborn National. You may update your beneficiary designations online or by submitting a paper beneficiary form.

What do you need to do?

No action is required at this time. Your current group life coverage will continue. You may make a change to your supplemental coverage during the employee Life Insurance Open Enrollment which will take place from July 15 -31, 2015.

More information coming soon!

It's in the Mail?

From time to time we send out important information regarding your benefit plans such as Open Enrollment materials and health insurance premium notices. This information will not reach you unless you have an up-to-date mailing address on file and it is important that Cook County has your most current contact information.

If you recently moved or need to update your address or phone number, please contact your Timekeeper or Human Resource Department.



Dependent Eligibility Audit



In our last newsletter, we discussed the upcoming dependent eligibility audit. We all are aware of how important it is to have health benefit coverage. We also know how expensive paying for health care can be.

Part of our responsibility is to keep costs down so we can maintain a competitive health care plan for all employees. We need to make sure that only those dependents who actually are eligible are the ones being provided with coverage. National averages show that each dependent's health care cost is \$3,000 each year and Cook County's cost exceeds this amount. Covering dependents that are not eligible raises the County's cost for benefits.

In an effort to control these costs, we have retained the services of an independent firm, HMS Employer Solutions, to assist us with completing a dependent verification audit of our plans. HMS is known for their professionalism, confidentiality and sensitivity to employee needs and concerns. We are confident this process will ensure that Cook County is covering eligible dependents in a fair and equitable manner.

If you have dependents enrolled in a Cook County benefit plan, you will receive a letter addressed to your home in June from HMS Employer Solutions. The letter will detail the steps and information required to verify the eligibility of your enrolled dependents. You will be asked to submit documentation directly to HMS Employer Solutions.

When you receive any correspondence from HMS Employer Solutions, please read it carefully as there are specific due dates when certain information needs to be returned. Failure to follow the instructions could result in loss of coverage for your dependents.

Detailed eligibility information, as well as a toll-free customer service number, fax number and customized web address will be included in the upcoming correspondence from HMS Employer Solutions. Feel free to contact them if you have any questions or need additional information.

Thank you for helping us manage our plan in the most cost effective manner possible!

Nip Allergies in the Bud

You can manage and even prevent Hay Fever

You'd love to stop and smell the roses, but your nose knows better. Pollen, mold, pets, dust mites or other allergens can trigger allergic reactions in those who are sensitive to them. Try these suggestions to help your symptoms:

- Keep windows and doors closed and air conditioning on during allergy season
- Install a good air filter at home
- Avoid mowing the lawn or raking leaves as much as possible
- Repair any moisture problems in your home
- Use dust-proof covers on your mattress and pillows
- Keep your pet out of the bedroom and out of the house as much as possible

Without hay fever symptoms, life can be a little rosier. Start living allergy-free today.

Source: Mayo Foundation for Medical Education and Research



Ticket to a Healthy Summer



As part of our Worksite Wellness program, the Employee Benefits Division will be conducting the County's Fourth Annual Employee Health Fairs in June. The fairs are being hosted at five Cook County Government buildings (Stroger Hospital, Criminal Courts Building, Skokie Courthouse, Provident Hospital and Cook County Building). See below for the Calendar of Events.

These events will include free health screenings, healthy living tips and cooking demonstrations from some of the County's health care vendors such as Blue Cross Blue Shield of Illinois, Guardian, EyeMed and CVS/Caremark. Employees will also be able to enter their name to win fabulous prizes. All you need is your County ID.

Calendar of Events

	<p>June 4 11 a.m. - 4 p.m. Stroger Hospital Lower Level Cafeteria 1969 W. Ogden Ave. Chicago, IL</p>	<p>June 5 10 a.m. - 3 p.m. Criminal Courts Bldg. 2nd Floor Cafeteria 2650 S. California Ave. Chicago, IL</p>	
<p>June 8 10 a.m. - 3 p.m. Skokie Courthouse Room 201 5600 Old Orchard Rd. Skokie, IL</p>		<p>June 9 11 a.m. - 4 p.m. Provident Hospital Cafeteria 500 E. 51st St. Chicago, IL</p>	<p>June 10 10 a.m. - 3 p.m. Cook County Building 8th Floor Lobby 118 N. Clark St. Chicago, IL</p>

Looking Ahead to Open Enrollment 2016

**OPEN
ENROLLMENT
2016**

As with every year, Open Enrollment will give you the opportunity to re-evaluate your benefit plan coverages. There will be benefit plan changes for 2016. More information will be communicated during Open Enrollment.

Keep your mailing address current!